



MULTITUDE

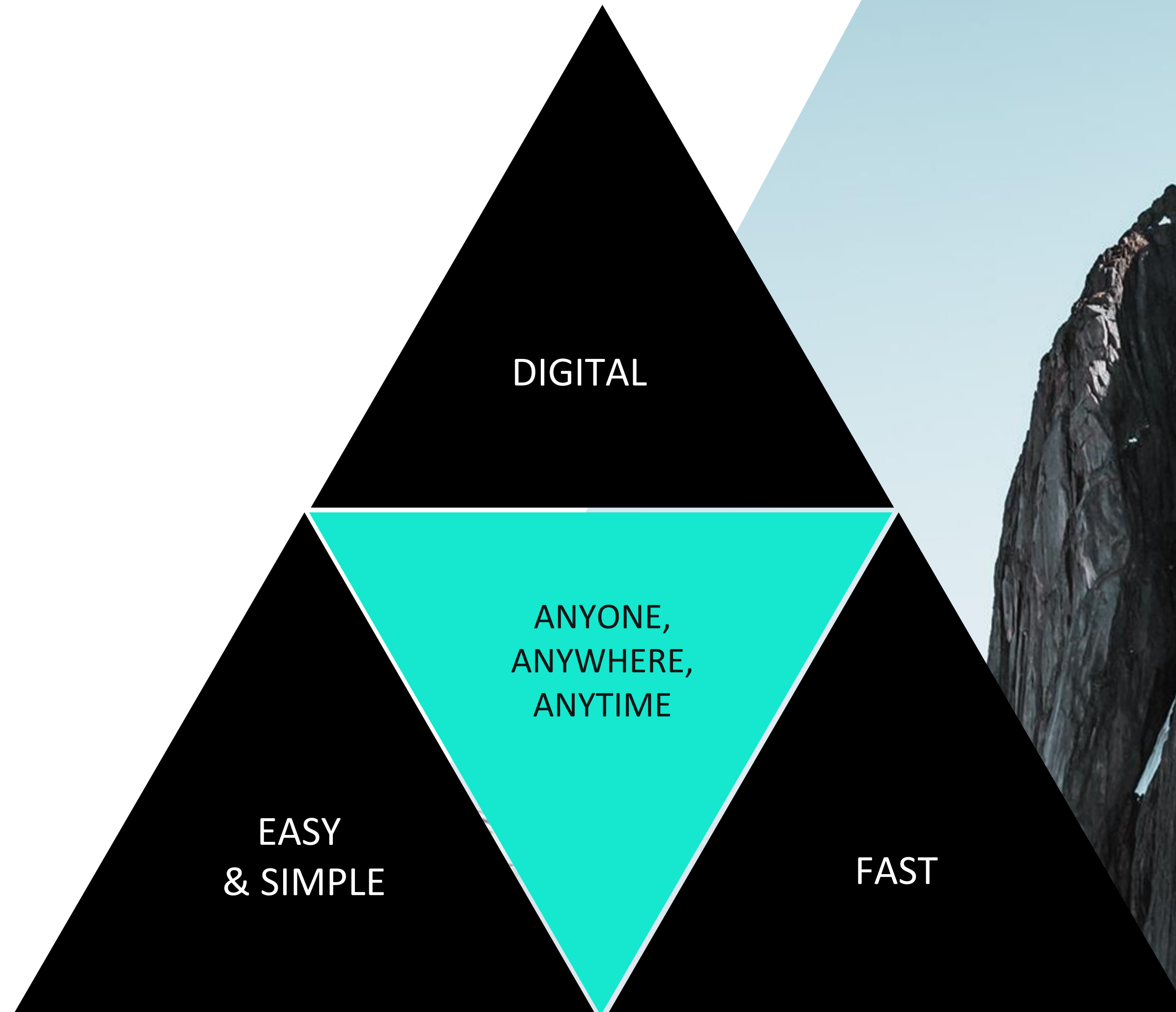
CAPITAL MARKETS DAY

8TH JUNE 2021

JORMA JOKELA, CEO OF MULTITUDE

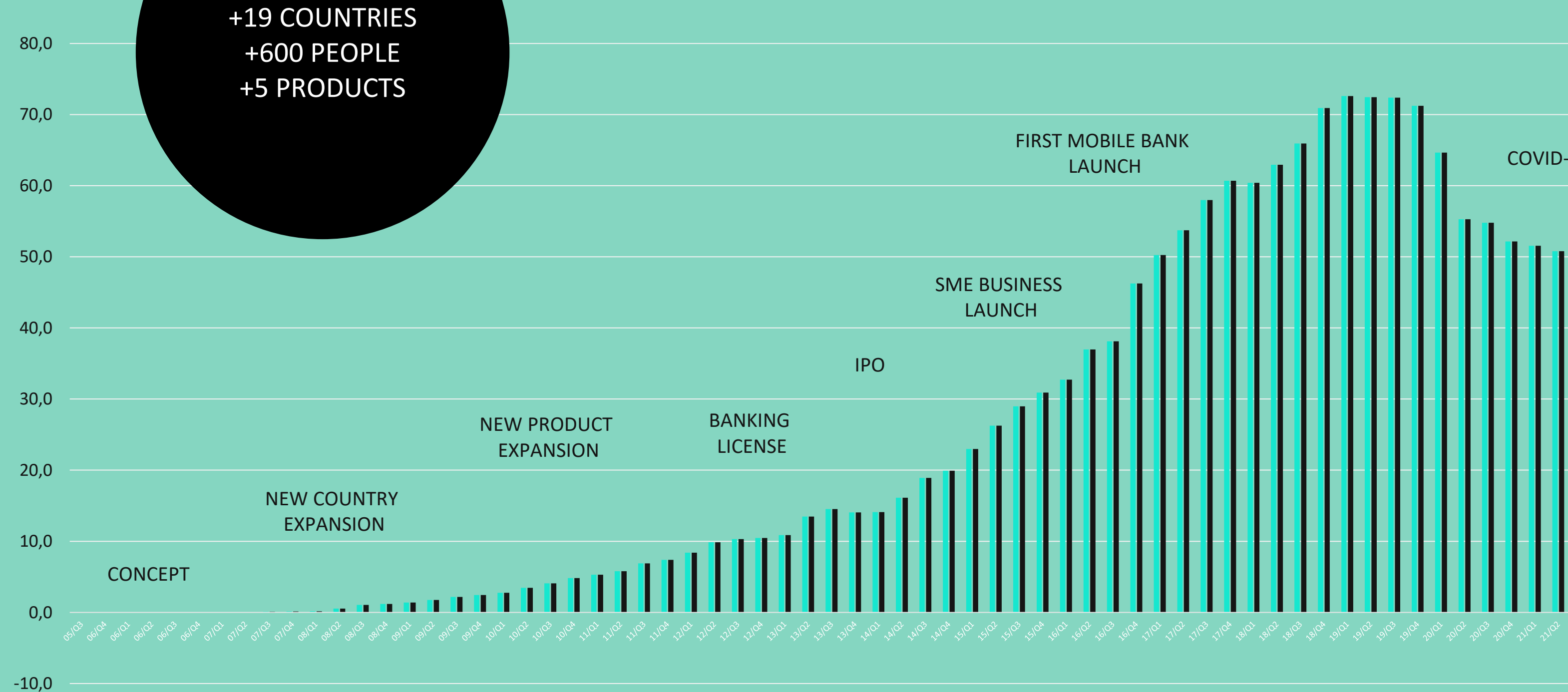
WE HAVE A DREAM 16 YEARS AGO TO CHANGE FINANCIAL INDUSTRY!

MULTITUDE



WE HAVE AMAZING TRACK RECORD! RETAIL FINANCIAL MARKET WILL BE RE-SHARE COMING YEARS AND THIS OFFER US HUGE GROWTH OPPORTUNITY.

GROUP NET SALES PER QUARTER



+19 COUNTRIES
+600 PEOPLE
+5 PRODUCTS

FROM PRODUCTS TO CONSUMER EXPERIENCE!

POST COVID-19 CONSUMPTION BOOST!

DURING COVID WE RESHAPE US
BETTER POSITION THAN EVER!

1. Lower cost base
2. Agile transformation
3. Great portfolio quality
4. Strong funding position
5. New strategy

16 YEARS EXPERIENCE ON END-TO-END PROCESS DIGITALIZATION ON GLOBAL SCALE



RETENTION &
LOYALTY

UX
Collection
CRM
X-sales
Perks

Credit Risk
Fraud Prevention
Automated AML
Smart Underwriting
Preventive Actions

Dynamic Pricing
Smart Offers

Conversion
Lead Scoring
On Boarding
Funnel Optimization
Attribution Modelling
Clean Data

Real Time Analytics
Alert System
Microservices
Recommendation System
Data Marts



ACQUISITION &
NURTURING

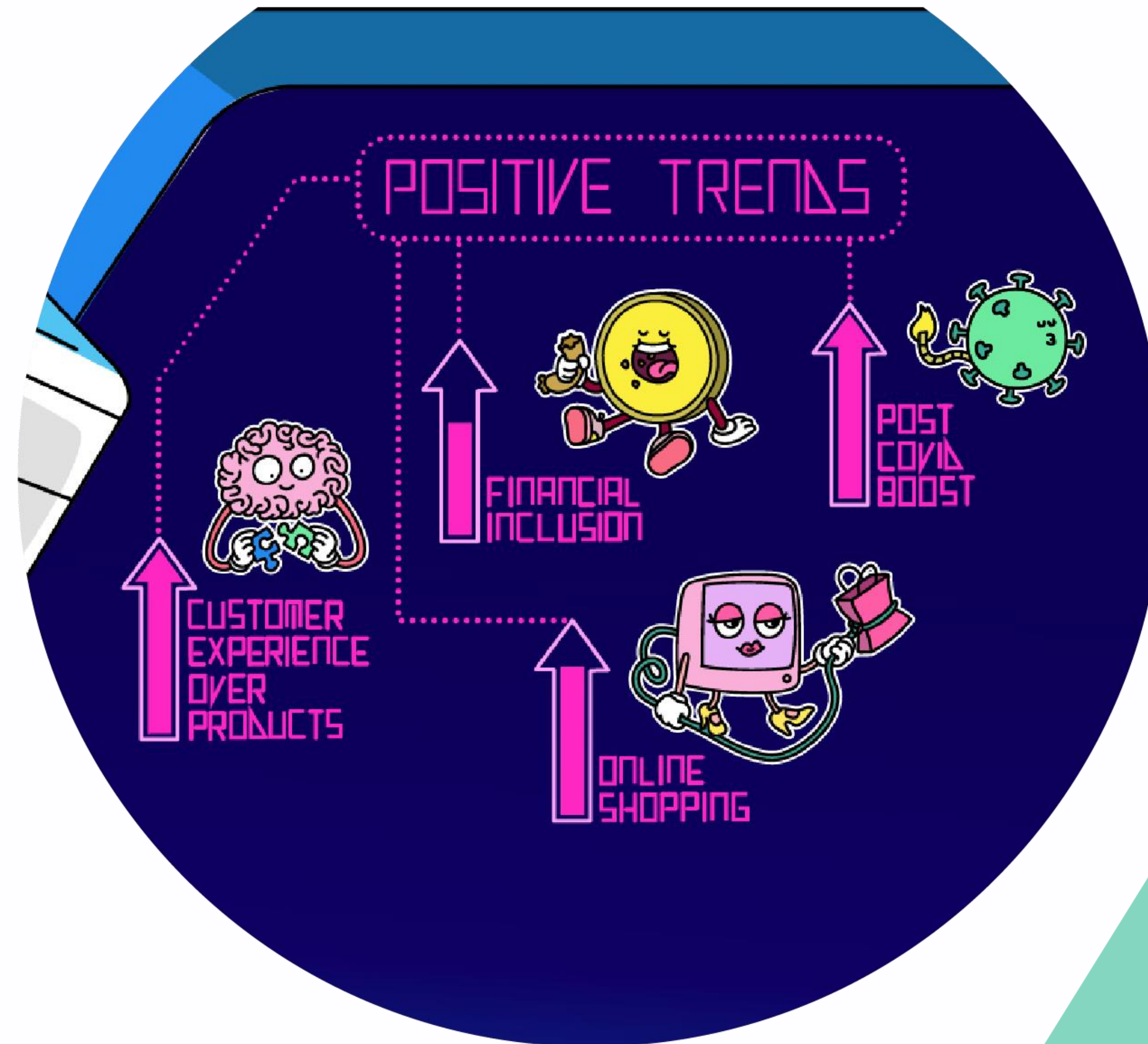


RISK ASSESSMENT



DATA &
PREDICTIVE
MODELLING

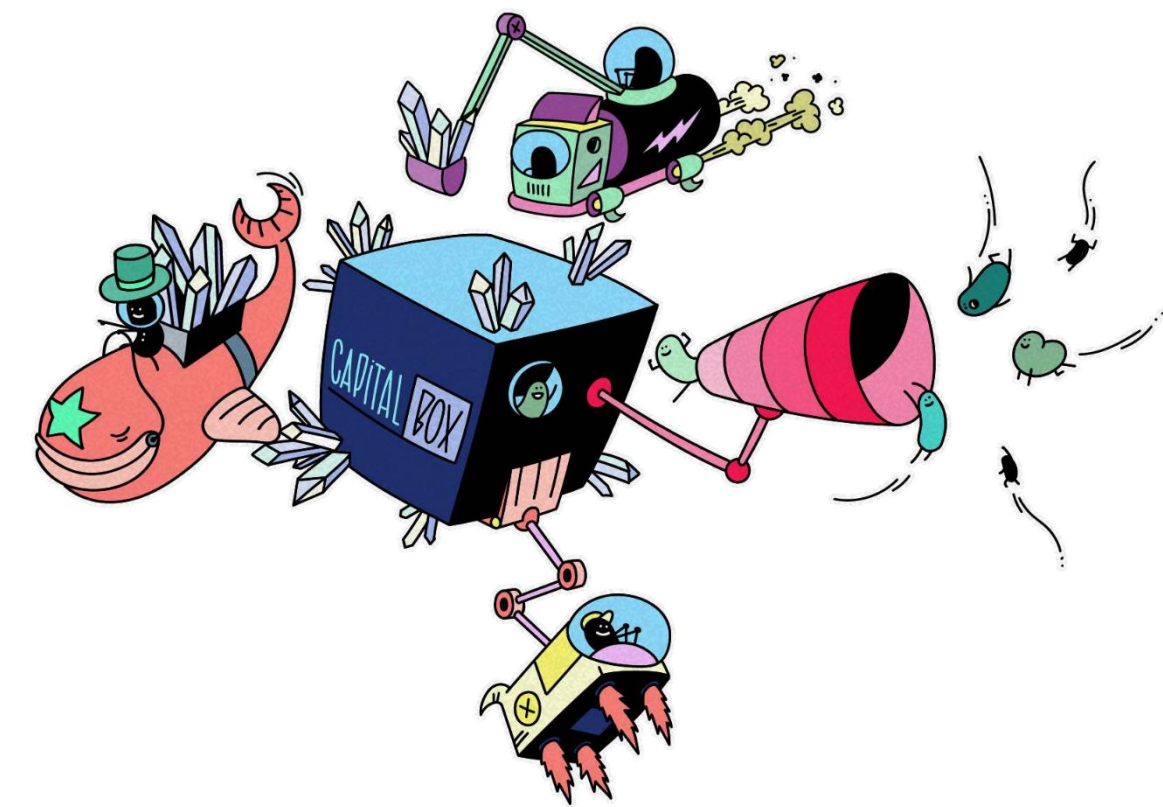
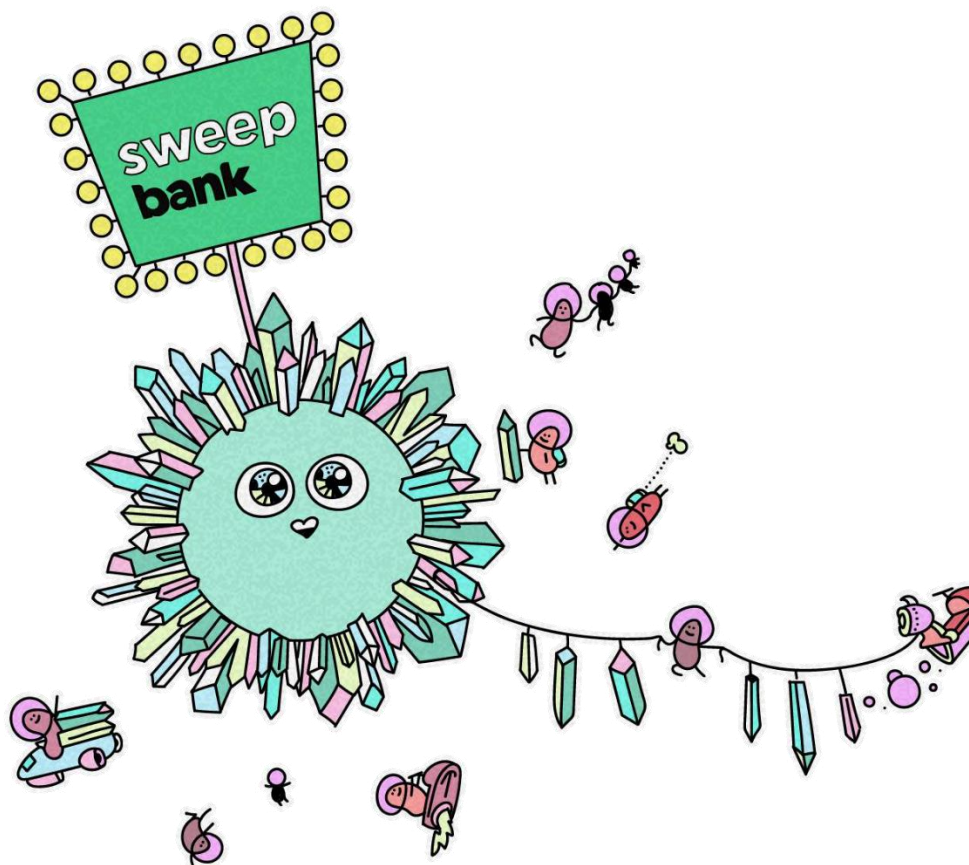
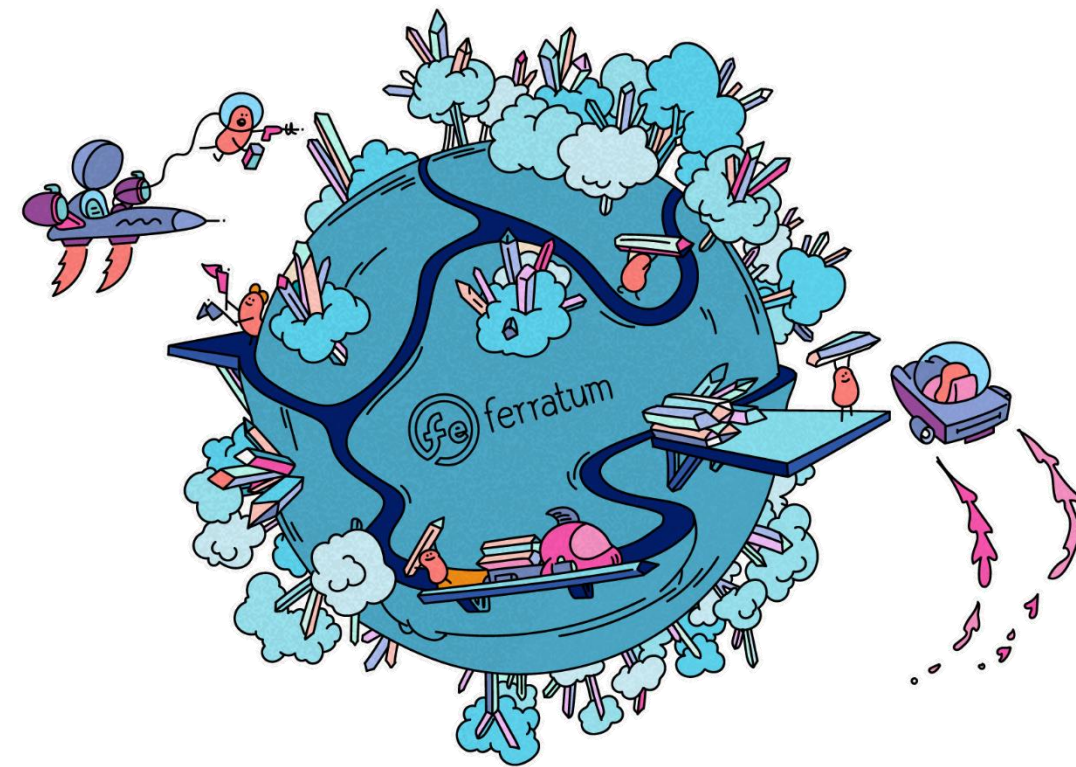
WE CAN SEE 4 POWERFULLY TRENDS DRIVING OUR PROFITABLE GROWTH POST COVID-19



ALL OUR BRANDS FOCUS THEY OWN UNIQUE CUSTOMER SEGMENT & CUSTOMERS EXPERIENCES



MULTITUDE



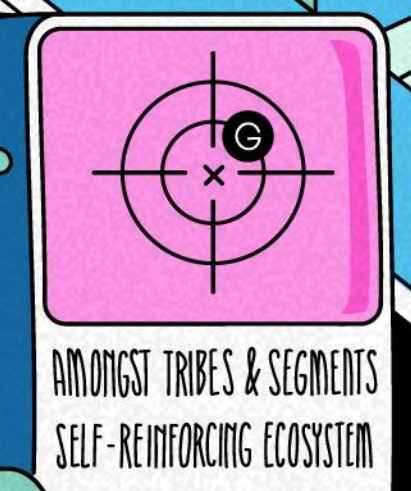
OUR FREEL

- RESPECT
- WINNING TEAMS
- ENTREPRENEURIAL SPIRIT
- CUSTOMER CENTRICITY
- CANDOR



SCALING TRIBES

- LEAD
- CONVERSION
- RISK
- CRM
- NETWORK EFFECT
- ASSET LIGHT



TRIBES

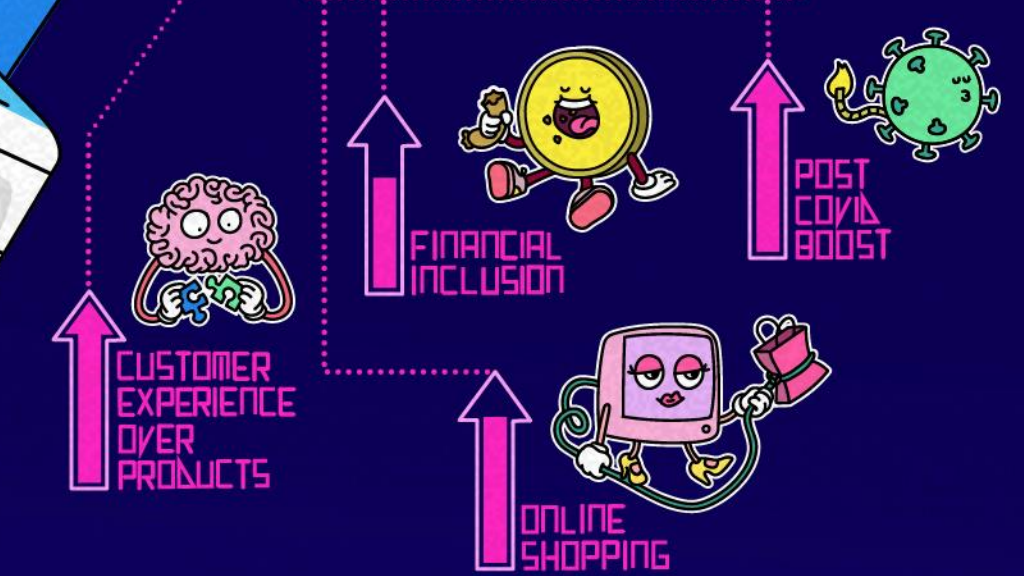
INDEPENDENT STRATEGY & EXECUTION RESOURCES	END TO END OWNERSHIP CUSTOMER JOURNEY	FULL P&L RESPONSIBILITY
COMPETENCE DEVELOPMENT	BANKING AS A SERVICE	TECH & DATA PLATFORM

MULTITUDE

VISION

MOST VALUED FINANCIAL ECOSYSTEM

POSITIVE TRENDS



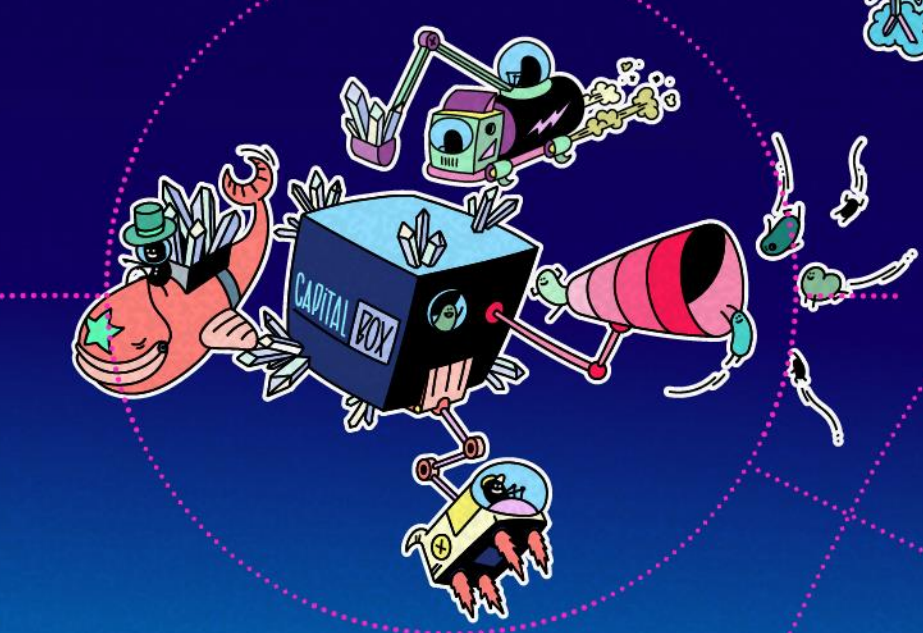
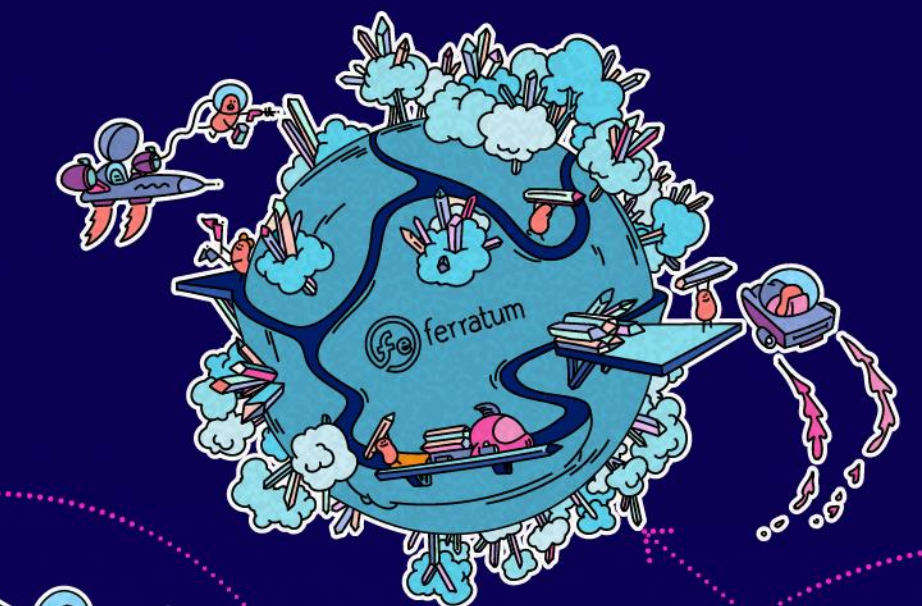
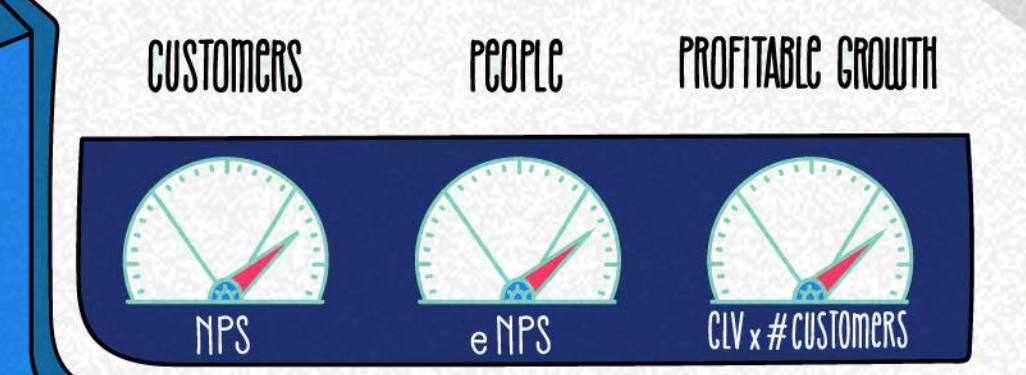
UNKNOWN

TARGET

S-CURVE



KEY METRICS

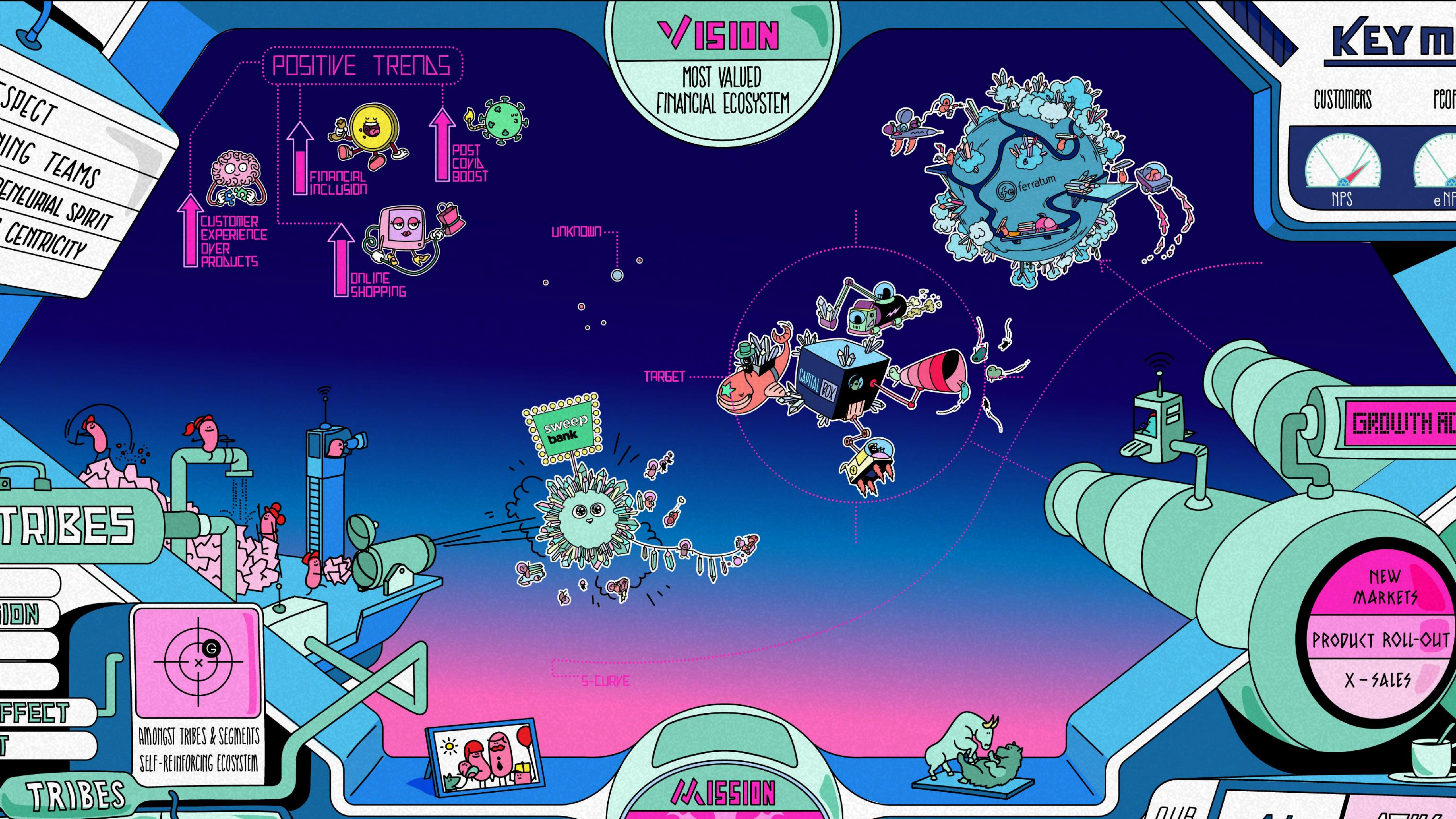


GROWTH ACCELERATORS

NEW MARKETS	CO-INVESTORS
PRODUCT ROLL-OUT	M & A
X-SALES	PARTNERSHIPS

OUR STRATEGY

A.I.	AVILK	BIG DATA
BALANCED - CURVE	DIGITAL MARKETING BUY!	GREEN & SUSTAINABLE
MICROSERVICES 1.0	SCALABLE DEPOSIT	UX



SCALING TRIBES

LEAD

CONVERSION

RISK

CRM

NETWORK EFFECT

ASSET LIGHT

TRIBES

INDEPENDENT
STRATEGY &
EXECUTION
RESOURCES

END TO END
OWNERSHIP
CUSTOMER
JOURNEY

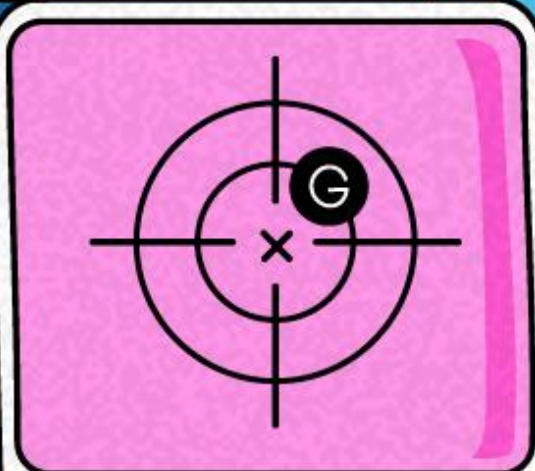
FULL
P&L
RESPONSIBILITY

COMPETENCE
DEVELOPMENT

BANKING
AS A SERVICE

TECH & DATA
PLATFORM

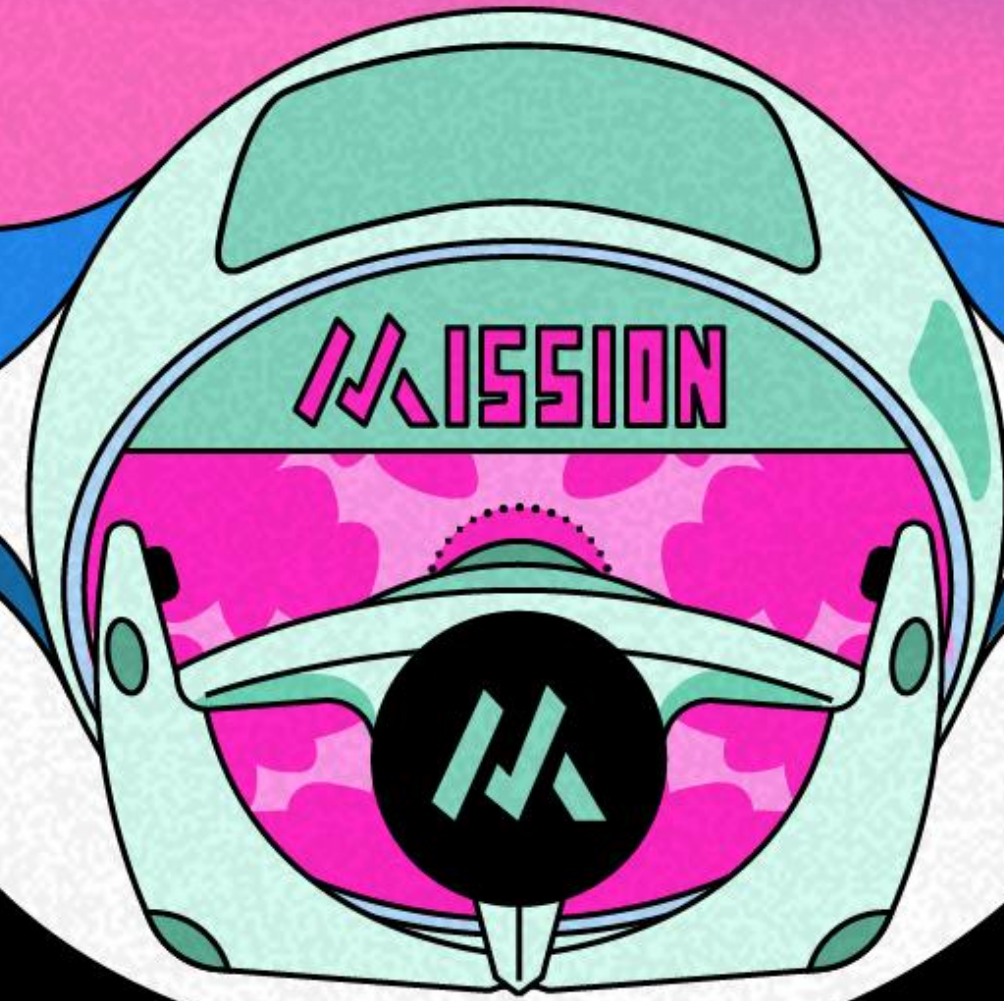
ULTITUDE



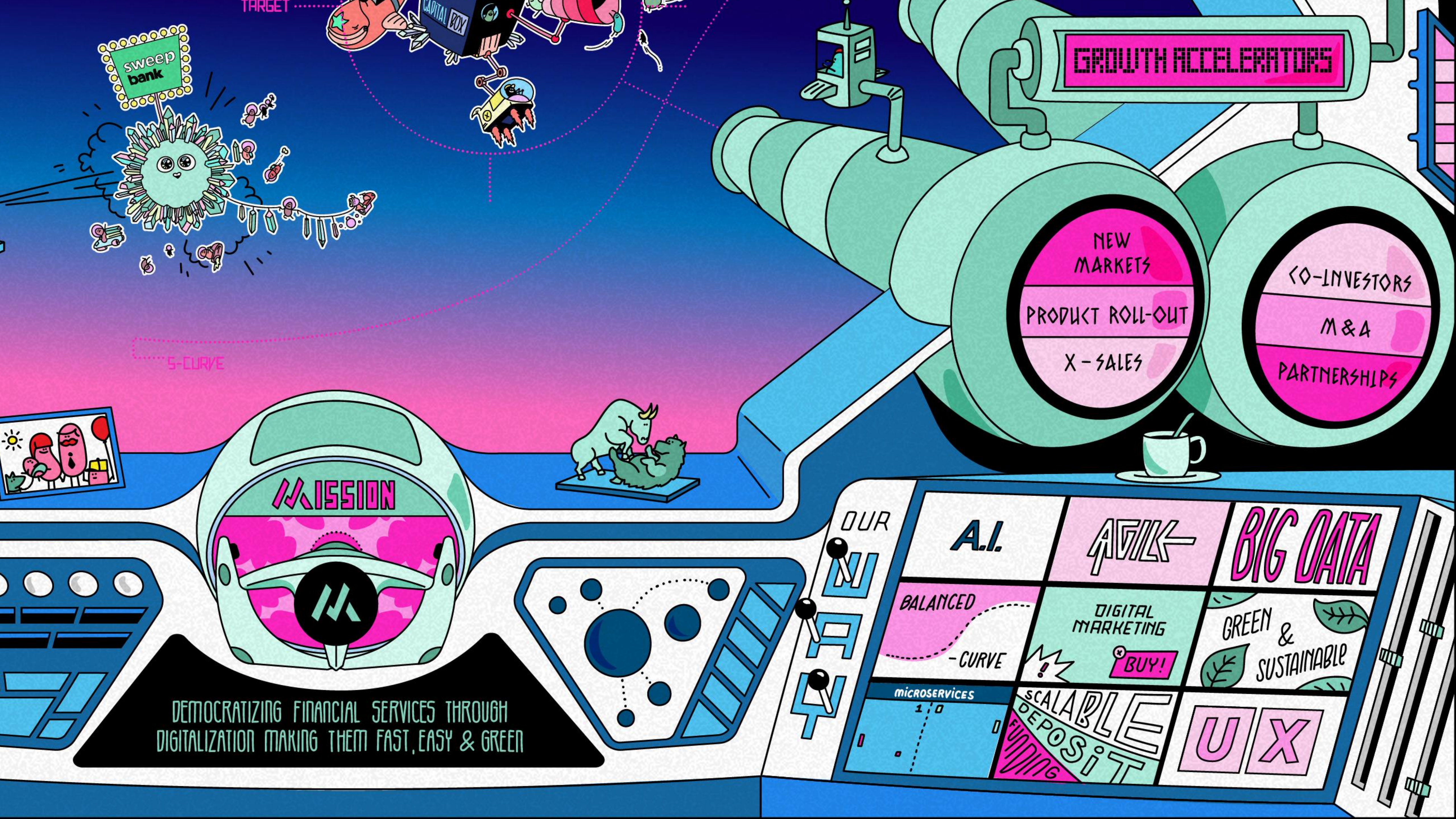
AMONGST TRIBES & SEGMENTS
SELF-REINFORCING ECOSYSTEM



S-CURVE



DEMOCRATIZING FINANCIAL SERVICES THROUGH
DIGITALIZATION MAKING THEM FAST, EASY & GREEN



GROWTH ACCELERATORS

NEW
MARKETS
PRODUCT ROLL-OUT
X-SALES

CO-INVESTORS
M & A
PARTNERSHIPS

MISSION

DEMOCRATIZING FINANCIAL SERVICES THROUGH
DIGITALIZATION MAKING THEM FAST, EASY & GREEN

OUR

A.I.

AI/ML

BIG DATA

BALANCED

- CURVE

DIGITAL
MARKETING

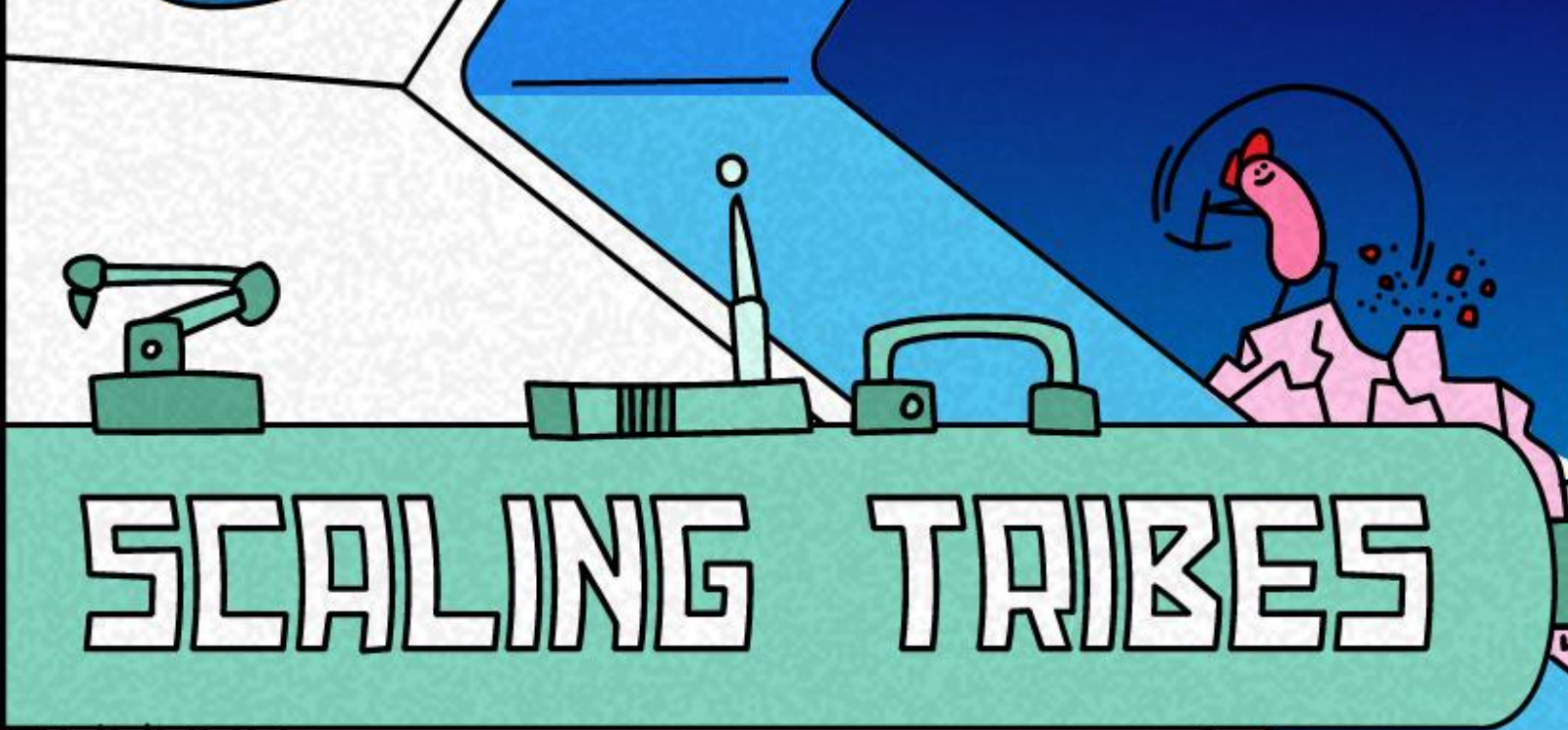
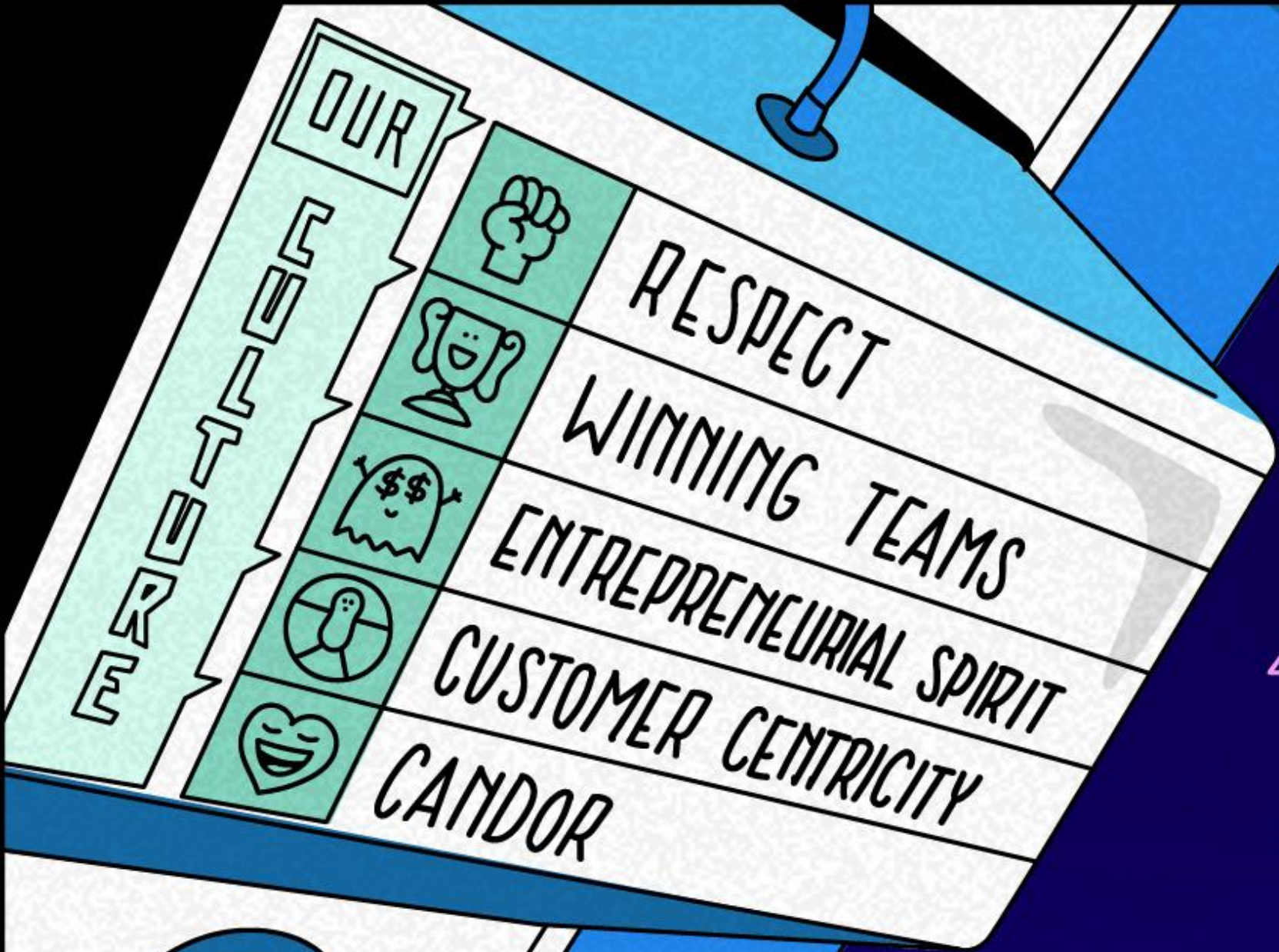
BUY!

GREEN
&
SUSTAINABLE

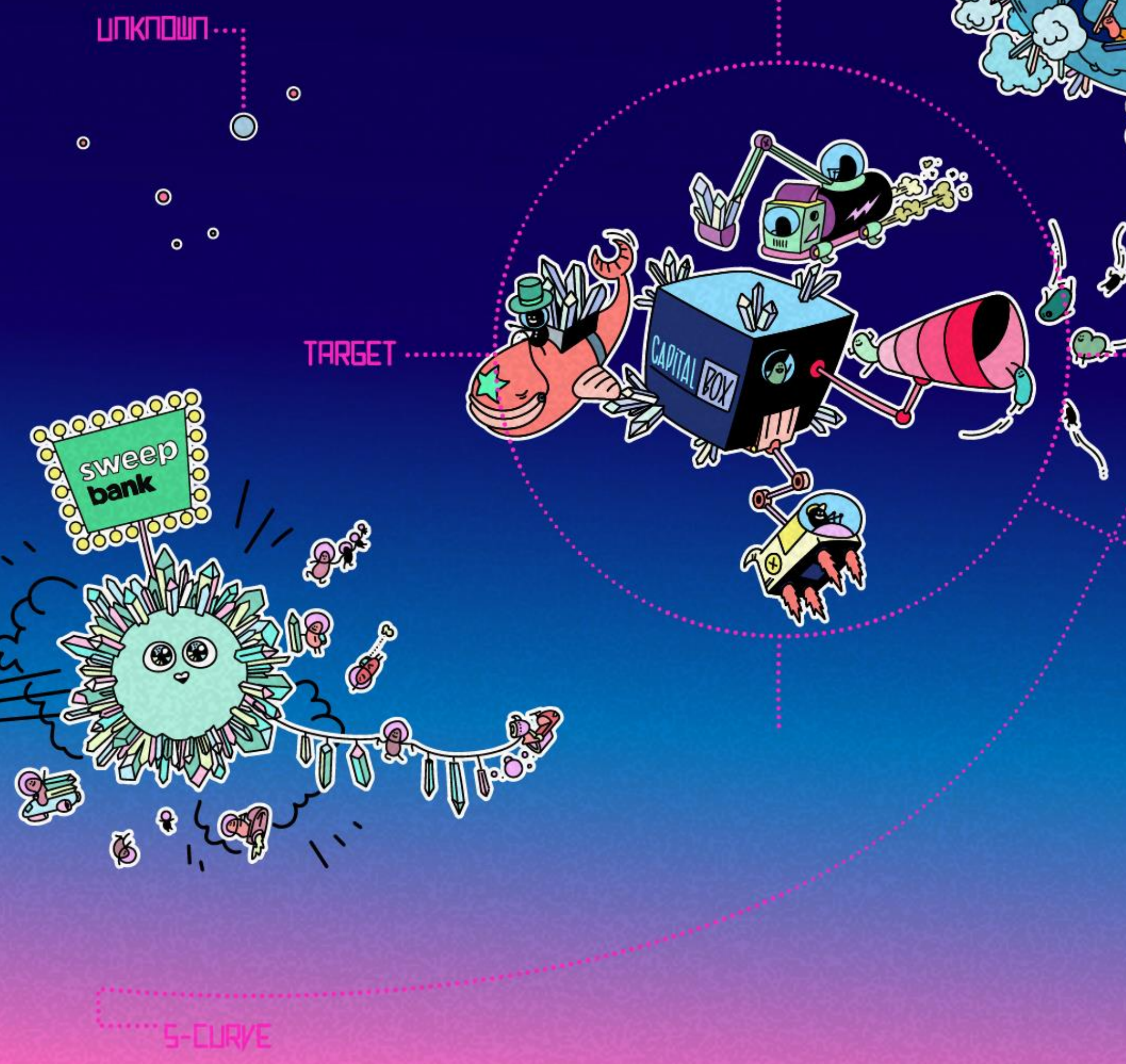
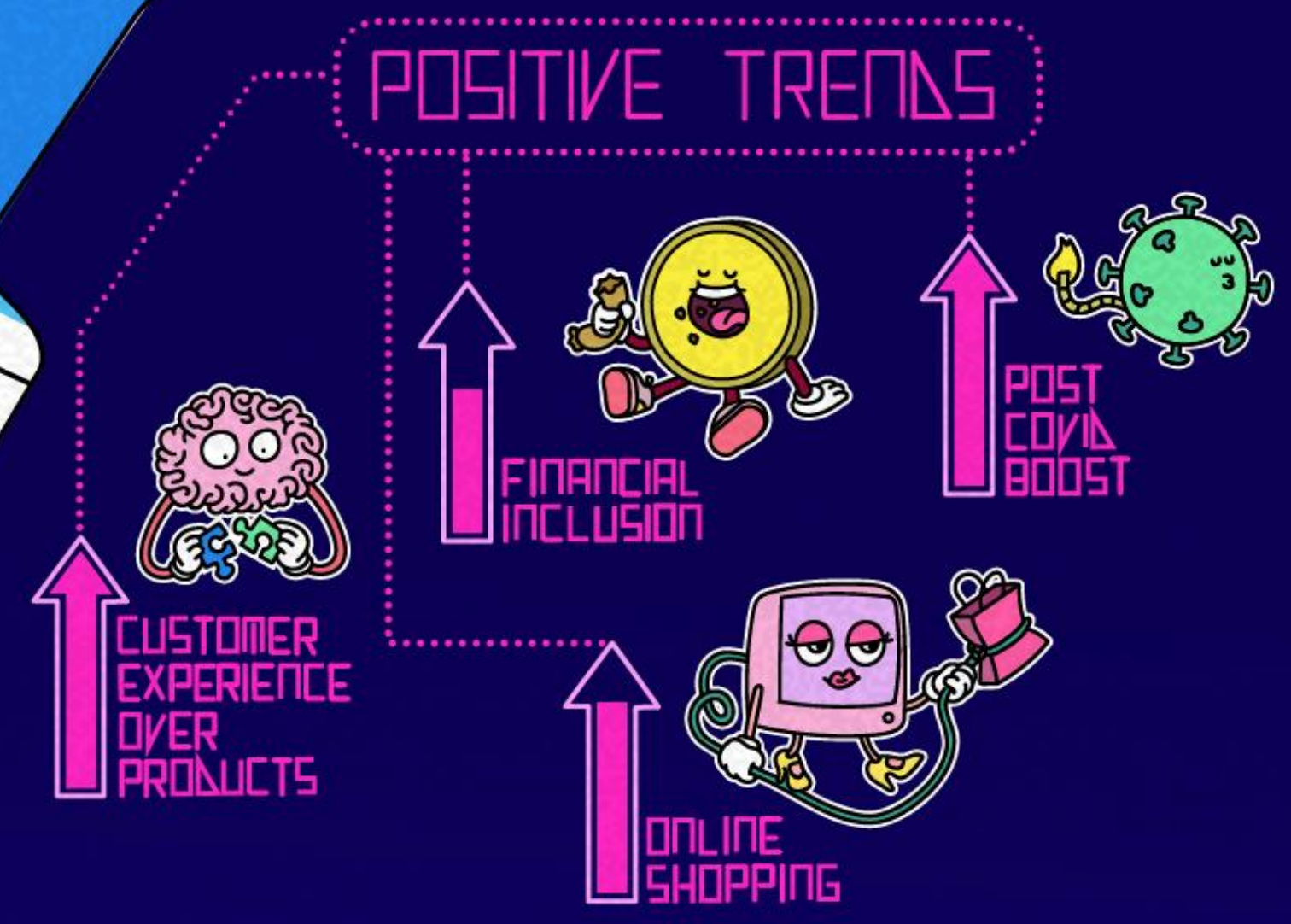
microSERVICES

SCALABLE
DEPOSIT

UX



- LEAD
- CONVERSION
- RISK
- CRM



VISION

MOST VALUED
FINANCIAL ECOSYSTEM

KEY METRICS

CUSTOMERS

PEOPLE

PROFITABLE GROWTH



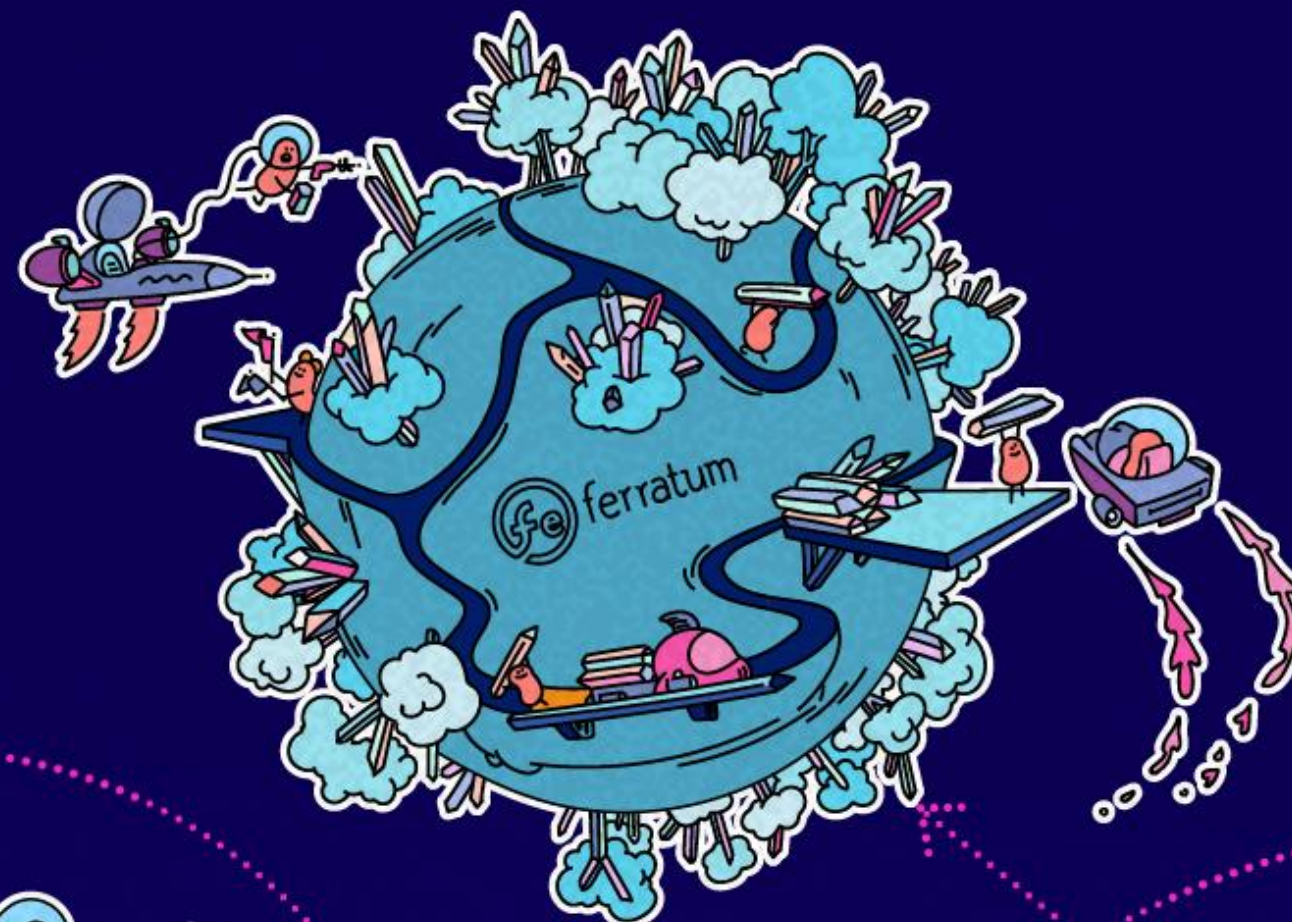
NPS



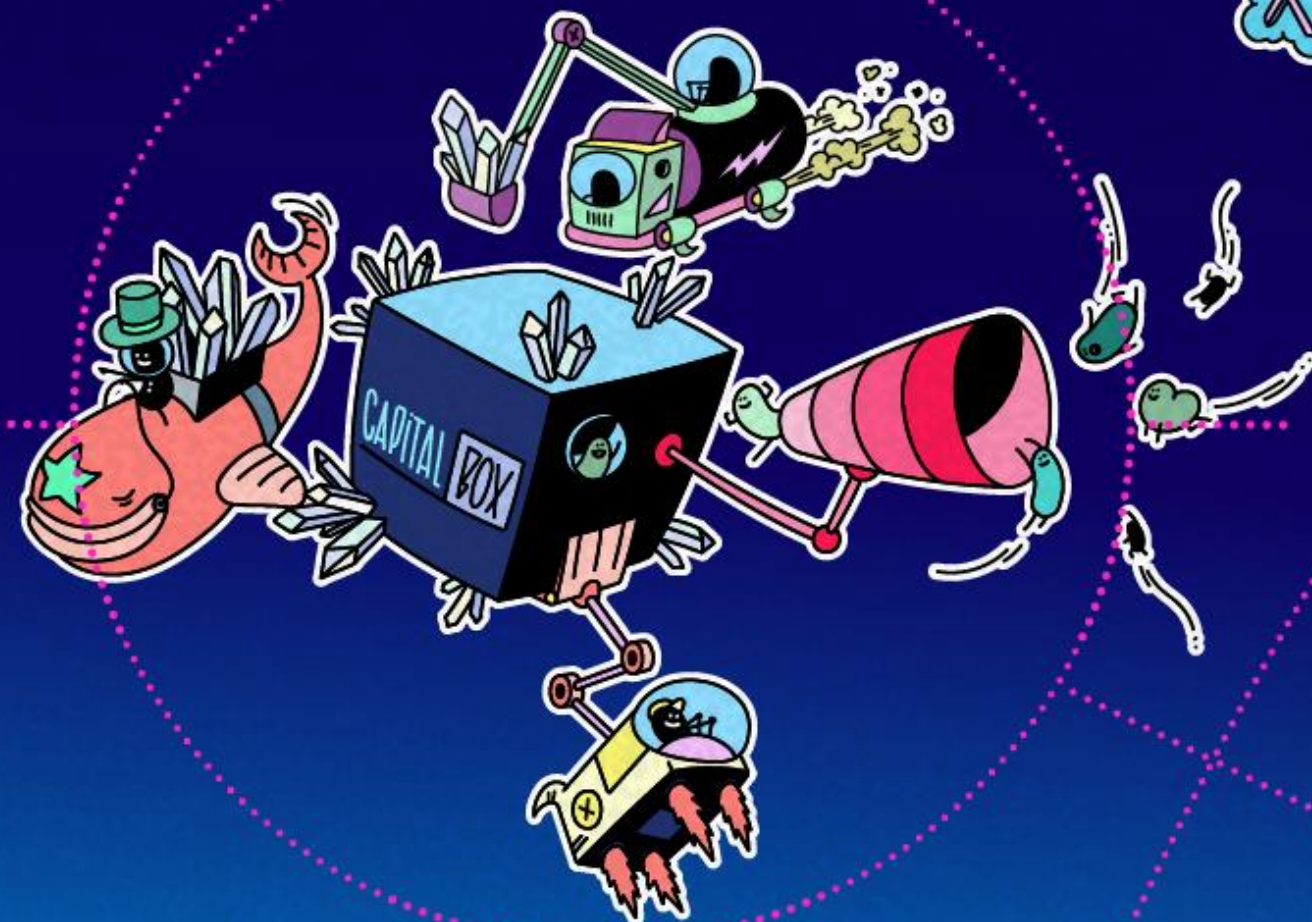
eNPS



CLV x #CUSTOMERS



TARGET



GROWTH ACCELERATORS

NEW
MARKETS

PRODUCT ROLL-OUT

X-SALES

CO-INVESTORS

M & A

PARTNERSHIPS

S-CURVE

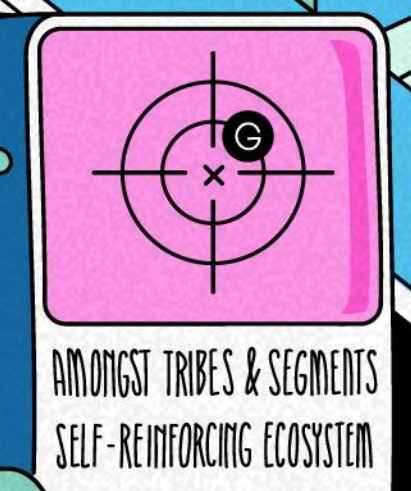
OUR FREEL

- RESPECT
- WINNING TEAMS
- ENTREPRENEURIAL SPIRIT
- CUSTOMER CENTRICITY
- CANDOR



SCALING TRIBES

- LEAD
- CONVERSION
- RISK
- CRM
- NETWORK EFFECT
- ASSET LIGHT



TRIBES

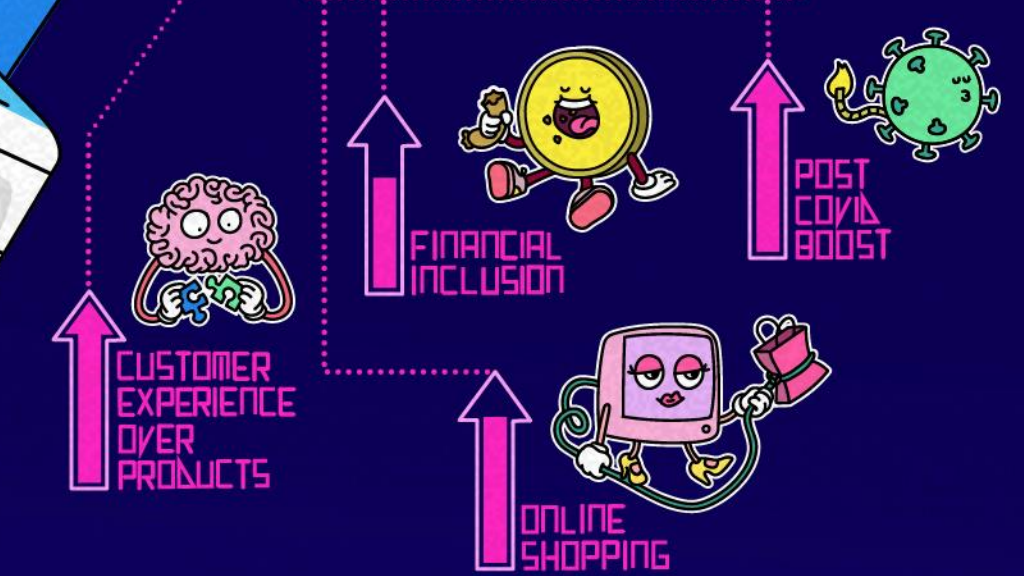
INDEPENDENT STRATEGY & EXECUTION RESOURCES	END TO END OWNERSHIP CUSTOMER JOURNEY	FULL P&L RESPONSIBILITY
COMPETENCE DEVELOPMENT	BANKING AS A SERVICE	TECH & DATA PLATFORM

MULTITUDE

VISION

MOST VALUED FINANCIAL ECOSYSTEM

POSITIVE TRENDS



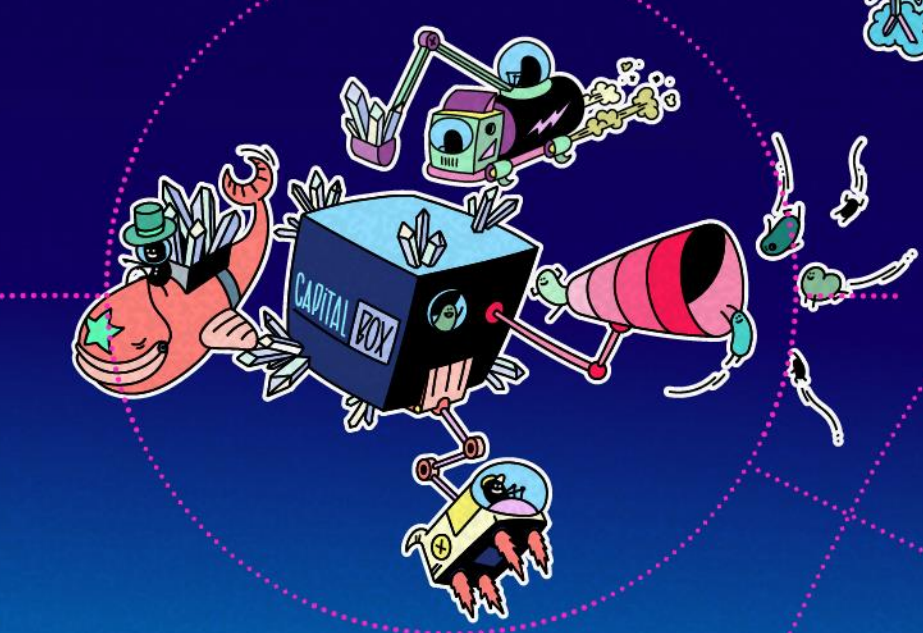
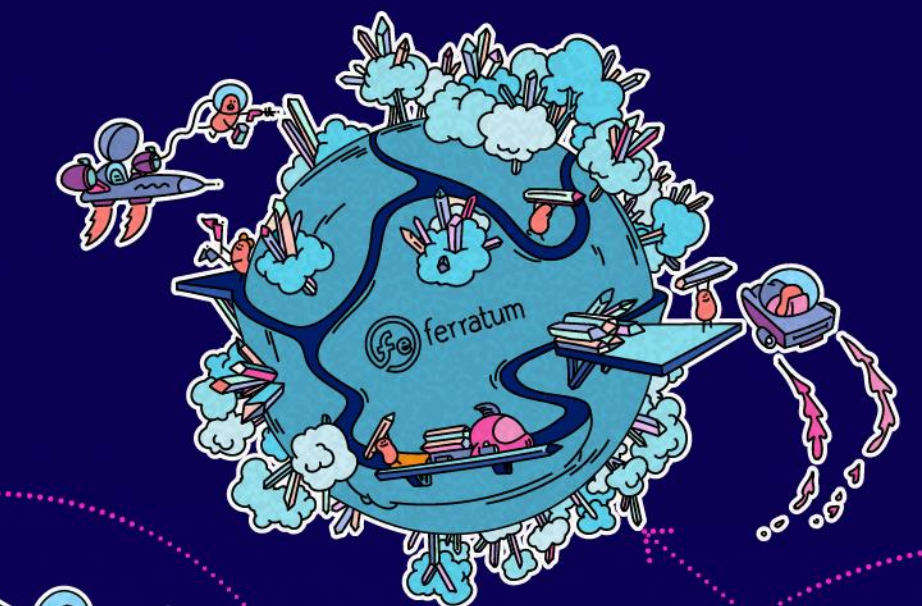
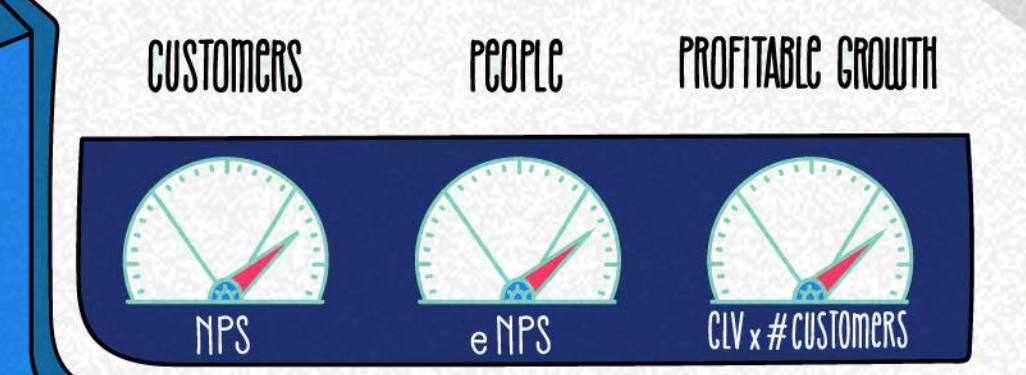
UNKNOWN

TARGET

S-CURVE



KEY METRICS



GROWTH ACCELERATORS

NEW MARKETS	CO-INVESTORS
PRODUCT ROLL-OUT	M&A
X-SALES	PARTNERSHIPS

OUR STRATEGY

A.I.	AVILK	BIG DATA
BALANCED - CURVE	DIGITAL MARKETING BUY!	GREEN & SUSTAINABLE
MICROSERVICES 1.0	SCALABLE DEPOSIT	UX